

**State of Michigan
Department of Labor & Economic Growth
Office of Financial and Insurance Services**

**Enforcement Actions
April – June 2004**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Alta Mortgage Funding, L.L.C. Southfield, MI	04-2726	Mortgage	Notice of Opportunity to Show Compliance	04/09/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Final Order	06/16/04	License Revocation; \$750 Late Penalty Fees; \$2,000 Civil Fines
Cadmus, Kingsley U. Southfield, MI	04-2705	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	06/03/04	License Surrendered; respondent agrees to pay \$1000 late penalty fee & \$500 civil fine as a precondition to receiving a license in the future.
Church Insurance Co., The New York, NY	04-2776	Property & Casualty	Proposed Settlement Agreement	05/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/24/04	\$2,500 Market Conduct Fee
Conseco Life Ins., Co. Carmel, IN 46032	04-2777	Life	Proposed Settlement Agreement	05/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/14/04	\$2,500 Market Conduct Fee
Cutler, Greg G. Columbus, OH	04-2795	Accident & Health	Proposed Consent Order and Stipulation	03/19/04	MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Consent Order and Stipulation	06/03/04	Revocation
Dolphin Mortgage Corporation Southfield, MI	04-2729	Mortgage	Notice of Opportunity to Show Compliance	04/09/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	06/30/04	\$1,700 Late Penalty Fee; \$500 Civil Fine
First Liberty Financial, Inc. Farmington Hills, MI	04-2706	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/03/04	\$1,000 Late Penalty Fee; \$500 Civil Fine

Enforcement Actions
April – June 2004
Page 2

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Gooder, Jeffrey S. Grand Rapids, MI	04-2708	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Final Order	06/15/04	License Revocation; \$475 Late Penalty Fee; \$1,000 Civil Fine
Harvey, William H., Jr. Grand Rapids, MI	04-2746	Mortgage	Notice of Opportunity to Show Compliance	04/15/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Final Order	06/15/04	License Revocation; \$400 Late Penalty Fee; \$1,000 Civil Fine
Hicks, Renae Plainwell, MI	04-2669	Multiple Lines, Property & Casualty	Proposed Consent Order and Stipulation	03/17/04	MCL 500.1207 Fiduciary Violation; MCL 500.2005 Unfair act or practice; MCL 500.1239(1)(h) Lack of fitness or trustworthiness; MCL 500.2003(1) Unfair method of competition or unfair or deceptive act or practice	Consent Order and Stipulation	04/14/04	Revocation
Hobbs-Valentin, Carolyn D. Southfield, MI	04-2710	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/03/04	\$450 Late Penalty Fee; \$500 Civil Fine
McDuffie, Calvin M., III dba Complete Mortgage Finance Diamondale, MI	04-2725	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/03/04	\$700 Late Penalty Fee; \$500 Civil Fine
McGhee, Edward L. Pontiac, MI	04-2714	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/03/04	\$600 Late Penalty Fee; \$500 Civil Fine

Enforcement Actions
April – June 2004
Page 3

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
McGowan, Dore' Hood dba Zenith Mortgage Group Troy, MI	04-2731	Mortgage	Notice of Opportunity to Show Compliance	04/09/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/24/04	\$1,325 Late Penalty Fees; \$1,000 Civil Fines
Michigan Millers Mutual Ins. Co. Lansing, MI	04-2784	Property & Casualty	Proposed Settlement Agreement	04/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/03/04	\$2,500 Market Conduct Fee
Michigan Mortgage & Finance Corp. Dearborn Hgts., MI	04-2715	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	06/09/04	\$625 Late Penalty Fee
Mickens, Darryl Anton Southfield, MI	04-2716	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Final Order	06/30/04	License Revocation; \$1,000 late penalty fine; \$500 civil fine
Mortgage Group, Inc. (The) Bingham Farms, MI	04-2727	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/17/04	License Surrendered; respondent agrees to pay \$350 late penalty fee & \$500 civil fine as a precondition to receiving a license in the future.

Enforcement Actions
April – June 2004
Page 4

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Mortgage Masters, Inc. Southfield, MI	01-917	Mortgage	Proposed Stipulation to Consent Order	05/09/04	MCL 445.1672(a) Making false, misleading, or deceptive advertisement regarding mortgage loans or the availability of mortgage loans; 445.1673 Requiring a borrower to pay unreasonable and unnecessary charges which are not the actual expenses	Stipulation to Entry of Consent Order	6/15/04	\$2,000 Civil Fine
Pomeroy, Beth A. Manistee, MI	03-2555	Accident, Property & Casualty, Life	Notice of Opportunity to Show Compliance	03/10/04	MCL 500.1239(1)(h) Lack of fitness or trustworthiness; MCL 500.1207(1) Fiduciary violation	Consent Order	03/23/04	Revocation
Porath, Michael W. Portage, MI	04-2719	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/10/04	License Surrendered; respondent agrees to pay \$400 late penalty fee & \$500 civil fine as a precondition to receiving a license in the future.
Professional Lending Group, Inc. Bloomfield Hills, MI	04-2748	Mortgage	Notice of Opportunity to Show Compliance	04/21/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/17/04	\$700 Late Penalty Fees; \$1,000 Civil Fines
Prudential Select Life Ins. Co. of America Newark, NJ	04-2788	Life and Health	Proposed Settlement Agreement	05/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/15/04	\$2,500 Market Conduct Fee

Enforcement Actions
April – June 2004
Page 5

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Riggio, Joseph D. Warren, MI	03-1185	Life, Health, Property & Casualty	Notice of Opportunity to Show Compliance	7/10/03	MCL 500.1239(1)(h) Lack of fitness or trustworthiness; MCL 500.2018 Unfair method of competition or deceptive act	Final Order	04/14/04	Revocation
Security Financial Mortgage Corp. Riverside, CA	04-2721	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/03/04	\$925 Late Penalty Fee; \$500 Civil Fine
Security Mortgage Funding Corp. Orange, CA	04-2722	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	05/27/04	License Surrendered; respondent agrees to pay \$400 late penalty fee & \$500 civil fine as a precondition to receiving a license in the future.
Strauss & Co., Inc. Lowell, MI	04-2672	Investment Advisor	Proposed Consent Order	02/23/04	MCL 451.101(2) Omission of advisory billings to clients; Rule 603.5(1) Inadequate disclosure document, Improper accounting system; 451.102(b)(1)(2) Omission of required language; 451.204(a)(1)(B) Failure to comply with the Act and Rules	Consent Order	04/27/04	\$3,000 Civil Penalty Fee
Swiss RE Life & Health America, Inc. Stanford, CT	04-2791	Life & Health	Proposed Settlement Agreement	05/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/14/04	\$2,500 Market Conduct Fee

Enforcement Actions
April – June 2004
Page 6

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Szczesniak, Robert Lawrence Traverse City, MI	04-2723	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Consent Order	06/30/04	License Surrendered; respondent agrees to pay \$400 late penalty fee & \$500 civil fine as a precondition to receiving a license in the future.
Uganski, Ronald J. Portage, MI	04-2724	Mortgage	Notice of Opportunity to Show Compliance	04/06/04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time.	Final Order	06/15/04	License Revocation; \$375 Late Penalty Fee; \$1,000 Civil Fine
Uniholm Finance Group, LLC Troy, MI	04-2734	Mortgage	Proposed Consent Order	03/29/04	MCL 445.1652 Unlicensed activity	Consent Order	04/1/04	\$1,000 Civil Fine
Valley Forge Life Ins. Co. Nashville, TN	04-1794	Life	Proposed Settlement Agreement	05/24/04	MCL 500.240(1)(c) & 1208a(4) Failure to pay renewal fees	Settlement Agreement	06/24/04	\$2,500 Market Conduct Fee